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Grantors' Address: 6495 Ridgewood, Horn Lake, MS 38637
Grantee's Address: 786 Woodsmoke, Southaven, MS 38671
Property Address: 6495 Ridgewood, Horn Lake, MS 38637

OSCAR A. WESTHOFF, JR. AND WIFE,
LINDA STAFFORD WESTHOFF

GRANTORS

TO

ASSUMPTION WARRANTY DEED

A. O. FOWLER

GRANTEE

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, full receipt and the sufficiency of all of which considerations are hereby acknowledged, WE, OSCAR A. WESTHOFF, JR. AND WIFE, LINDA STAFFORD WESTHOFF, as Grantors, do hereby SELL, CONVEY AND WARRANT unto A. O. FOWLER, as Grantee, the hereinafter described real property, together with all improvements and appurtenances located and situated thereon, located and situated in the City of Horn Lake, DeSoto County, Mississippi, and being more particularly described as follows, to-wit:

Lot 229, Section "A", DeSoto Village Subdivision, located in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7 at Pages 9 through 14 in the office of the Chancery Court Clerk of DeSoto County, Mississippi, and reference to which plat is hereby specifically made for a more particular description of said lot.

In further consideration of the hereinabove described property, the Grantee herein does hereby agree and covenant to assume and pay that certain indebtedness as evidenced by a deed of trust executed to National Mortgage Company, dated October 13, 1971, and recorded in Book 134 at Page 132, securing the principal balance of \$14,021.00, and the Grantee takes subject to said indebtedness.

The Grantors herein do hereby authorize the transfer of this loan from their names into the name of the Grantee herein, and the Grantors herein do hereby set over, transfer and assign without charge, any and all escrow accounts now held by the said National Mortgage Company in regard to said loan; and said escrow account to include any and all city or county taxes and any and all insurance premiums in regard to the hereinabove described property.

In further consideration of the hereinabove described property, the Grantee does also hereby agree and covenant to assume and pay that certain indebtedness executed to Hermie Adams, Sr. and wife, Evelyn Adams, being a second mortgage, dated January 16, 1981, and recorded in Book 268 at Page 536 in the office of the Chancery Court Clerk of DeSoto County, Mississippi, securing the principal balance of \$12,500.00.

This conveyance is subject to the 1982 tax liens and assessments which attached by operation of law on January 1, 1982, but which taxes are not due and payable until on or after January 1, 1983; any encroachments or matters which an accurate and current survey of said real property might disclose; any road and/or utility easements and/or right-of-ways lying in, on, over or across said real property; any zoning and/or subdivision and/or building restrictions, regulations, stipulations, ordinances and/or covenants of the City of Horn Lake and/or DeSoto County, Mississippi; and the restrictive covenants of Section "A", DeSoto Village Subdivision as are on file in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

WITNESS the signature of the Grantors on this the 11th day of June, 1982.


OSCAR A. WESTHOFF, JR. - GRANTOR

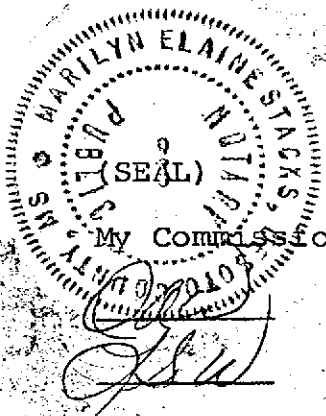

LINDA STAFFORD WESTHOFF - GRANTOR

STATE OF MISSISSIPPI

COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority, in and for county and state aforesaid, the within named, Oscar A. Westhoff, Jr. and wife, Linda Stafford Westhoff, who did each acknowledge to me that they signed and delivered the above and foregoing Assumption-Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed for the purposes therein expressed.

GIVEN under my hand and official seal of office on this the 11th day of June, 1982.



Marilyn Elaine Stacks

TITLE: NOTARY PUBLIC

My Commission Expires:

February 15, 1986

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STATE OF MISSISSIPPI, DESOTO COUNTY

I certify that the within instrument was filed for record at 10 o'clock 10 minutes AM 16 day of June 1982, and that the same has been recorded in Book 159 Page 34 records of WARRANTY DEEDS of said County. Witness my hand and seal this the 17 day of June 1982.

Fee 3.50 pd.

H. M. [Signature] Clerk